

EXHIBIT B

shellpoint
A Division of Sun Life

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

9-811-26322-0000509-001-1-000-010-000-000

HENRY BEDFORD
66 CARMELITA DR
RICHBORO PA 18954-1348

Statement Date: 08/07/2023

Account Number: [REDACTED] 4990
Payment Date: 09/01/2023
Payment Amount*: \$89,288.05

Phone: 800-365-7107
Website: www.shellpointmtg.com

Explanation of Payment Amount (Post-Petition Payment)

Principal*	\$947.56
Interest*	\$868.51
Escrow (Taxes and Insurance)*	\$212.33
Regular Monthly Payment*	\$2,028.40
Total Fees and Charges*	\$2,168.31
Past Unpaid Amount*	\$85,091.34
Total Payment Amount*	\$89,288.05

This payment amount does not include any amount that was past due before you filed for bankruptcy.

Bankruptcy Messages

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write us.

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$748.67
Interest	\$0.00	\$1,067.40
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Partial Payment(Unapplied)*	\$0.00	\$903.43
Total	\$0.00	\$2,719.50

Account Information

Outstanding Principal: \$189,010.73
Interest Rate: 6.7500%
Prepayment Penalty: None
Property Address: 66 CARMELITA DR
RICHBORO PA 18954

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments, and payment deferment. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 800-365-7107.

For questions regarding the servicing of your loan, please contact us at 800-365-7107 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	
Total Paid During Bankruptcy	
Current Balance	

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. We have not yet filed a proof of claim in your bankruptcy case. We will include the pre-petition arrearage information on your statement after determining the proper amounts in conjunction with the filing of a proof of claim.

Detach and return with payment.

shellpoint
A Division of Sun Life

Loan Number: [REDACTED] 4990
HENRY BEDFORD

Property Address:
66 CARMELITA DR
RICHBORO PA 18954

Payment Amount

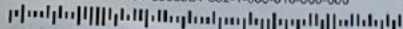
Payment Date	09/01/2023
Payment Amount*	\$89,288.05

Please write clearly inside envelope.



DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

6-811-30404-0006054-002-1-000-010-000-000



HENRY BEDFORD
66 CARMELITA DR
RICHBORO PA 18954-1348

Statement Date: 11/17/2023

Account Number **4990**
Next Due Date **12/01/2023**
Payment Amount **\$73,102.14**

Phone: 800-365-7107
Website: www.shellpointmtg.com

Explanation of Payment Amount (Post-Petition Payment)	
Principal	\$963.64
Interest	\$852.43
Escrow (Taxes and Insurance)	\$212.33
Less Buydown	\$0.00
Regular Monthly Payment	\$2,028.40
Total Fees and Charges	\$60.00
Past Unpaid Amount	\$71,013.74
Total Payment Amount	\$73,102.14

This payment amount does not include any amount that was past due before you filed for bankruptcy.

Bankruptcy Messages

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

Our records show that you are a debtor in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write us.

Important Messages

***Partial Payments:** Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

We have not received all your mortgage payments due since you filed for bankruptcy.

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

The information contained in this statement may not include payments made directly to the Trustee and may not be consistent with the Trustee's records. Please contact your attorney or the Trustee if you have questions.

Total Fees/Paid Unpaid Amount/Total Payment Amount*. Please be advised that post-petition fees, expenses or charges reflected on this statement might be subject to additional disclosure requirements under Rule 3002.1 of the Federal Rules of Bankruptcy Procedure. In the event such post-petition fees, expenses or charges are disallowed by the bankruptcy court, a subsequent waiver will be applied to your account.

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$1,570.47	\$7,679.10
Interest	\$2,061.67	\$10,481.60
Escrow	\$900.94	\$1,414.08
Fees/Late Charges	\$30.00	\$1,818.31
Partial Payment(Unapplied)*	-\$3,173.29	\$262.03
Total	\$1,389.79	\$21,655.12

Account Information

Outstanding Principal	\$182,080.30
Interest Rate	6.7500%
Prepayment Penalty	None
Property Address:	66 CARMELITA DR RICHBORO PA 18954
Contractual Due Date:	January 1, 2021
Current Escrow Balance	-\$878.87
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Assistance Balance	\$0.00
Reserve Balance	\$0.00
Maturity Date	04/01/2033

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

For questions regarding the servicing of your loan, please contact us at 800-365-7107 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM Eastern Time.

See Total Payment Amount Breakdown on page 2.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$0.00	This box shows amounts that were past due when you filed for bankruptcy. It may also include
Total Paid During Bankruptcy	\$0.00	other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown
Current Balance	\$4,422.75	here. These are separate from your regular monthly mortgage payment.
Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.		

Detach and return with payment.



Loan Number: **4990**
HENRY BEDFORD

Property Address:
66 CARMELITA DR
RICHBORO PA 18954

Amount Due

Payment Date **12/01/2023**
Payment Amount **\$73,102.14**

Please write clearly inside space provided

Payment Amount

\$